

**Information to identify the case:**

Debtor 1	<u>Paul V. Campo</u>	Social Security number or ITIN	xxx-xx-6571
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Linda A. Campo</u>	Social Security number or ITIN	xxx-xx-1961
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-31138-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Paul V. Campo

Linda A. Campo

2/1/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Paul V. Campo  
 Linda A. Campo  
 Debtors

Case No. 18-31138-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db/jdb	+Paul V. Campo, Linda A. Campo, 45 East 3rd Street, Clifton, NJ 07011-1612
cr	+ACAR Leasing LTD dba CM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
517831866	Bergen Anesthesia & Pain Management, c/o Raymond Meisenbacher & Sons, Esqs., 739 East Main Street, Bridgewater, New Jersey 08807-3339
517831868	+Capital One Bank (USA), N.A., c/o Lyons Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, Mt. Laurel, New Jersey 08054-1725
517831869	Chase Bank USA, N.A., c/o Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-4047
517831870	Chase Bank, NA, Home Equity Servicing, Mail Code OH4-7304, 3415 Vision Drive, Columbus, OH 43219-6009
517831871	+Chase Bank, USA, c/o United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, Ohio 43614-1501
517831873	+Discover Bank, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, New Jersey 07054-5020
517831875	+Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
517831876	+Dr. David L. Abramson, 363 Grand Avenue, Englewood, New Jersey 07631-4104
517831879	+Patient Care Associates LLC, c/o Michael S. Harrison, Esq., 3155 Route 10 East, Suite 214, Denville, New Jersey 07834-3430
517831881	+Saint Mary's Hospital, 350 Boulevard, Suite 220, Passaic, New Jersey 07055-2840

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 01:50:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Feb 02 2019 01:50:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517831867	EDI: CAPITALONE.COM Feb 02 2019 06:18:00 Capital One Bank (USA), N.A., Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, Utah 84130-0285
517831872	+E-mail/Text: bankruptcydepartment@tsico.com Feb 02 2019 01:52:20 Dermatology Center of North Jersey, c/o Transworld Systems Inc., 500 Virginia Drive, Suite 514, Fort Washington, Pennsylvania 19034-2707
517831877	EDI: PHINAMERI.COM Feb 02 2019 06:18:00 GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
517831878	+EDI: PHINAMERI.COM Feb 02 2019 06:18:00 GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
517831880	EDI: PRA.COM Feb 02 2019 06:18:00 Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517831874*	Discover Bank, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, New Jersey 07054-5020
------------	---

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@mdmc-law.com, nj42@ecfcbis.com; tcolombini@mdmc-law.com  
 Eric Raymond Perkins eperkins@mdmc-law.com, nj42@ecfcbis.com; tcolombini@mdmc-law.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
 Thomas M. Egan on behalf of Joint Debtor Linda A. Campo teganolaw@aol.com

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Feb 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Thomas M. Egan on behalf of Debtor Paul V. Campo teganlaw@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6